

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Karen L. Catanzaro
 Debtor

Case No. 17-17405-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db +Karen L. Catanzaro, 1504 Alsace Road, Reading, PA 19604-1860
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14007546 CARRINGTON MORTGAGE SERVIC, PO Box 54285, Irvine, CA 92619-4285
 14007549 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
 14007551 +Nanci Weber, Esq., 261 Old York Rd, Suite 302 A, Jenkintown, PA 19046-3712
 14007552 #+Reading Anesthesia Associates, Ltd., 301 S. 7th Ave., Suite 235,
 West Reading, PA 19611-1453
 14007553 Reading Health Systems, c/o Reading Hospital, P.O. Box 16052, Reading, PA 19612-6052
 14007554 +Reading Surgical Associates, P.C., 2603 Kaiser Blvd, Reading, PA 19610-3341
 14007556 +Tri-County Area FCU, 1550 Medical Drive, Pottstown, PA 19464-3225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Feb 10 2018 01:28:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg +E-mail/Text: robertsl2@dnb.com Feb 10 2018 01:35:43 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 10 2018 01:35:10
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 10 2018 01:35:50 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14007548 EDI: WFNNB.COM Feb 10 2018 01:28:00 COMENITYBANK/BONTON, PO Box 182789,
 Columbus, OH 43218-2789
 14007547 EDI: CHASE.COM Feb 10 2018 01:28:00 Chase, P.O. Box 15298, Wilmington, DE 19886-5153
 14007550 +EDI: MERRICKBANK.COM Feb 10 2018 01:28:00 MERRICK BANK, POB 1500, DRAPER, UT 84020-1500
 14008058 +EDI: PRA.COM Feb 10 2018 01:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14007555 EDI: RMSC.COM Feb 10 2018 01:28:00 SYNCRB/CARE CREDIT, PO Box 965036,
 Orlando, FL 32896-5036
 14008289 +EDI: RMSC.COM Feb 10 2018 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Bank of America, N.A. KMCDonald@blankrome.com
 MATTEO SAMUEL WEINER on behalf of Creditor Bank of America, N.A. bkggroup@kmlawgroup.com
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
 STEPHEN MCCOY OTTO on behalf of Debtor Karen L. Catanzaro steve@sottolaw.com,
 info@sottolaw.com, no_reply@ecf.inforuptcy.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Karen L. Catanzaro</u>	Social Security number or ITIN	xxx-xx-6359
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	_____	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-17405-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karen L. Catanzaro

2/8/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.